

FIGURE 1

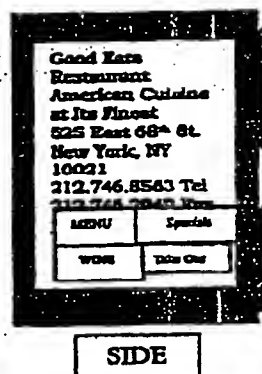
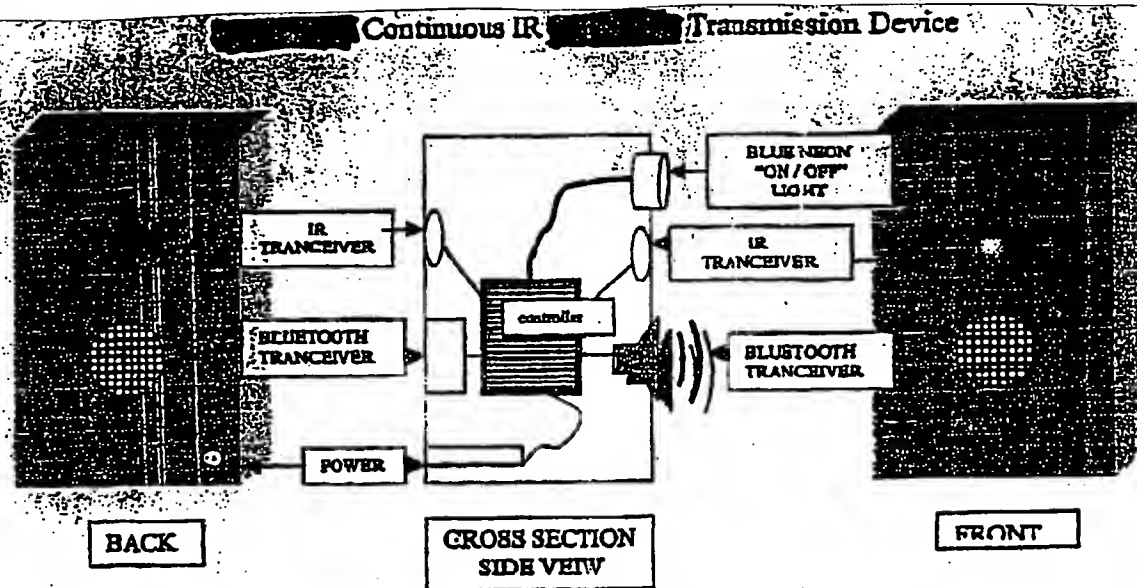
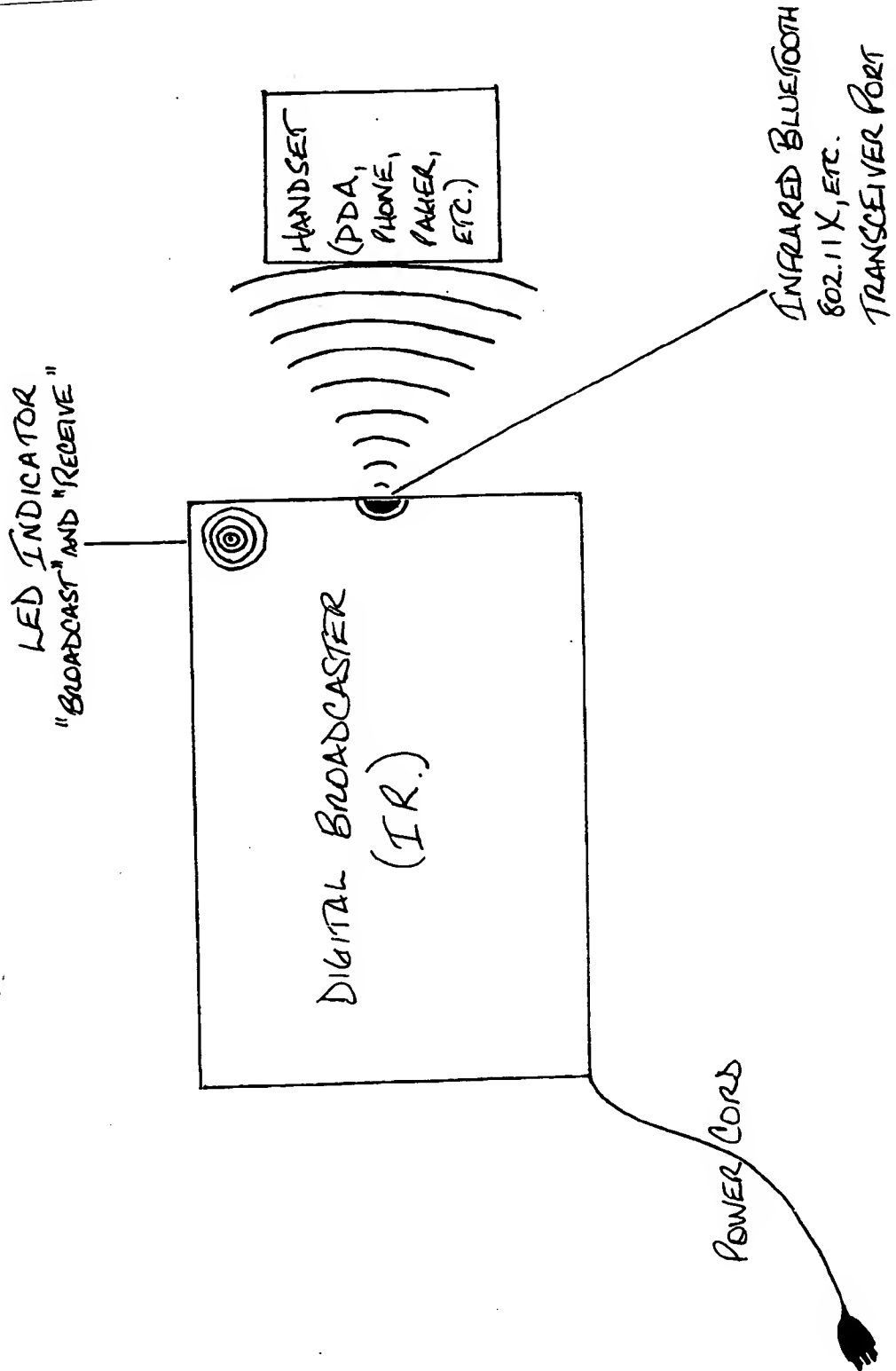


FIGURE 2

FIGURE 3



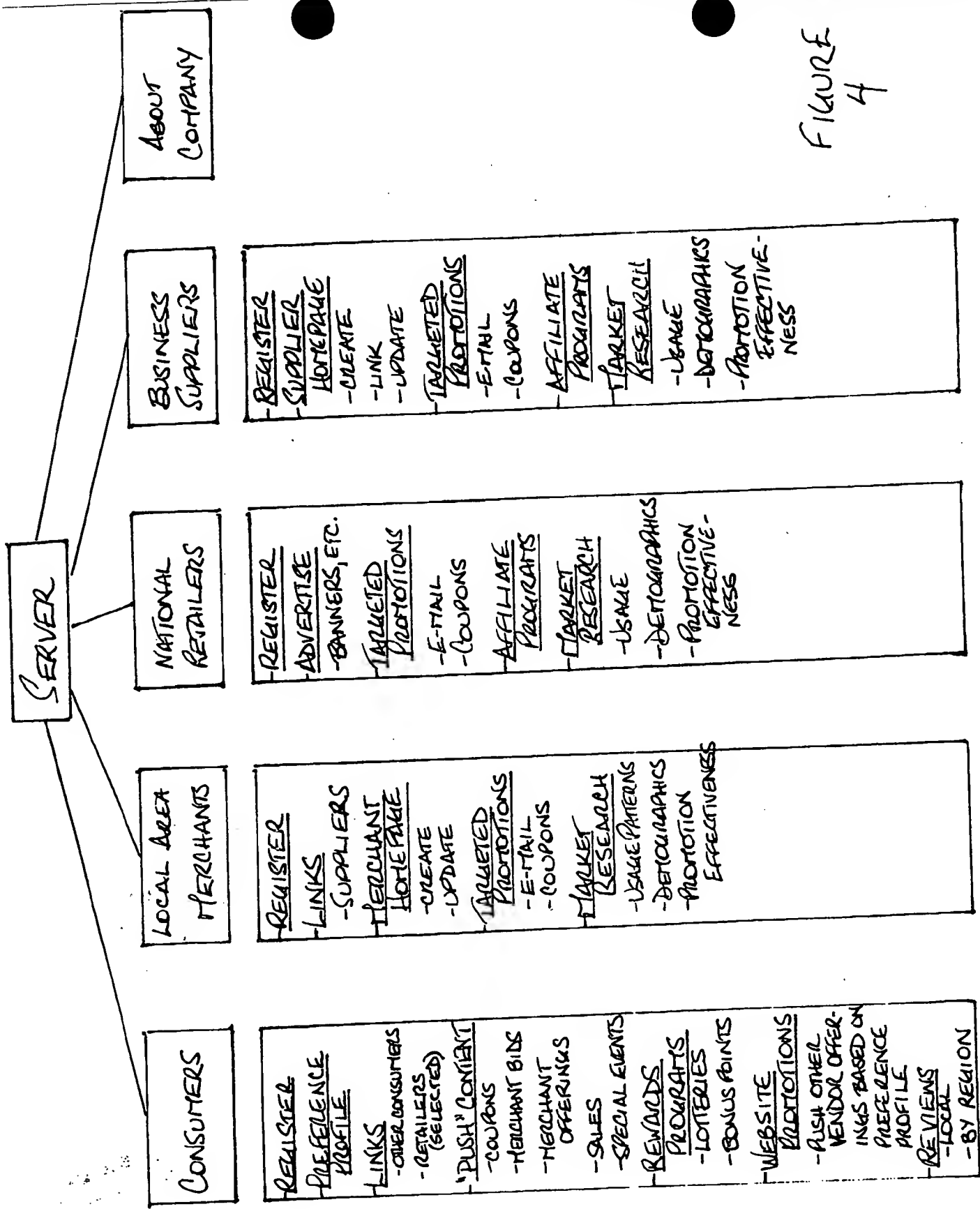
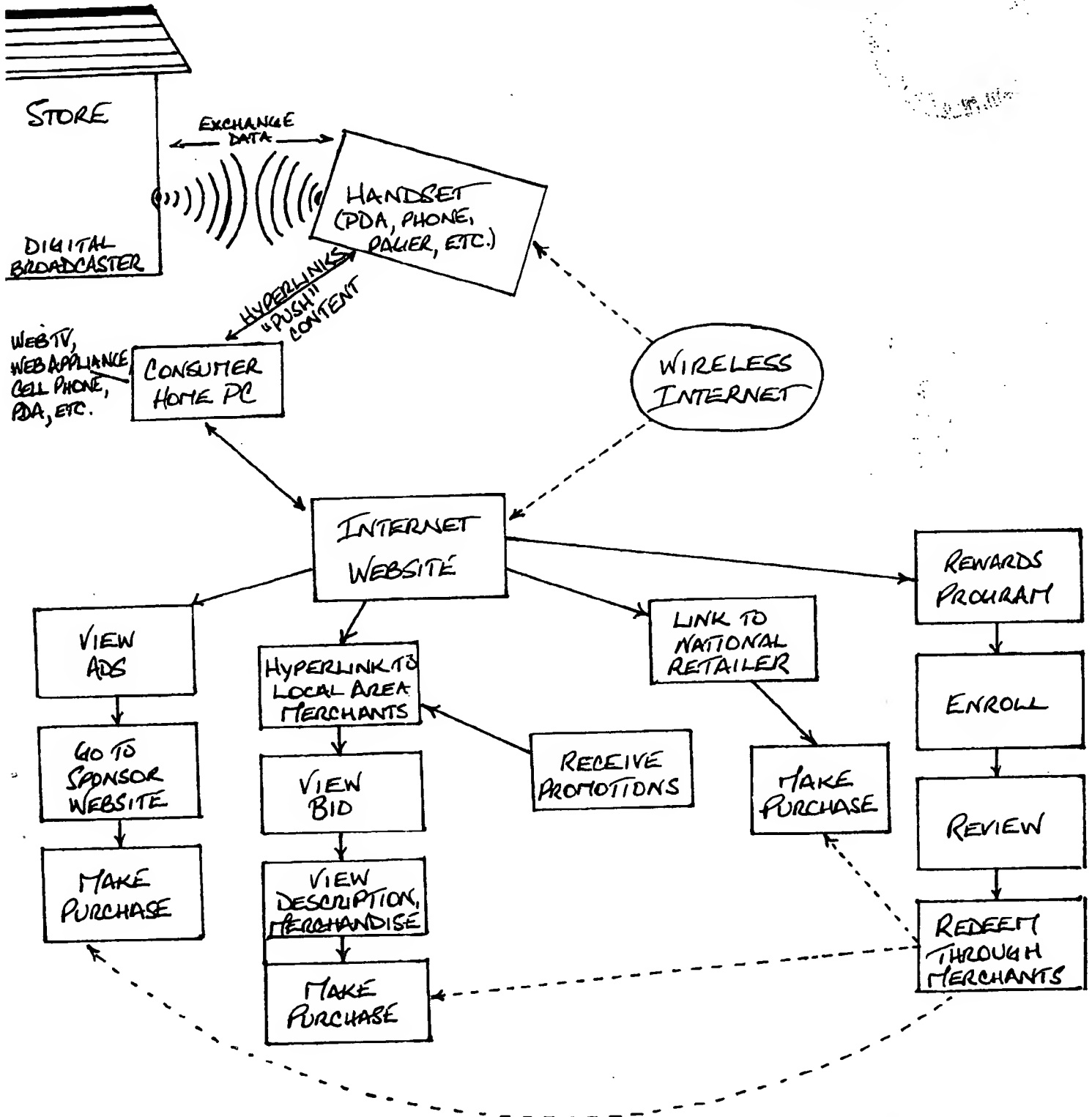


FIGURE 4

FIGURE 5



LOCAL AREA MERCHANT (SPONSOR) PROCESS FLOW

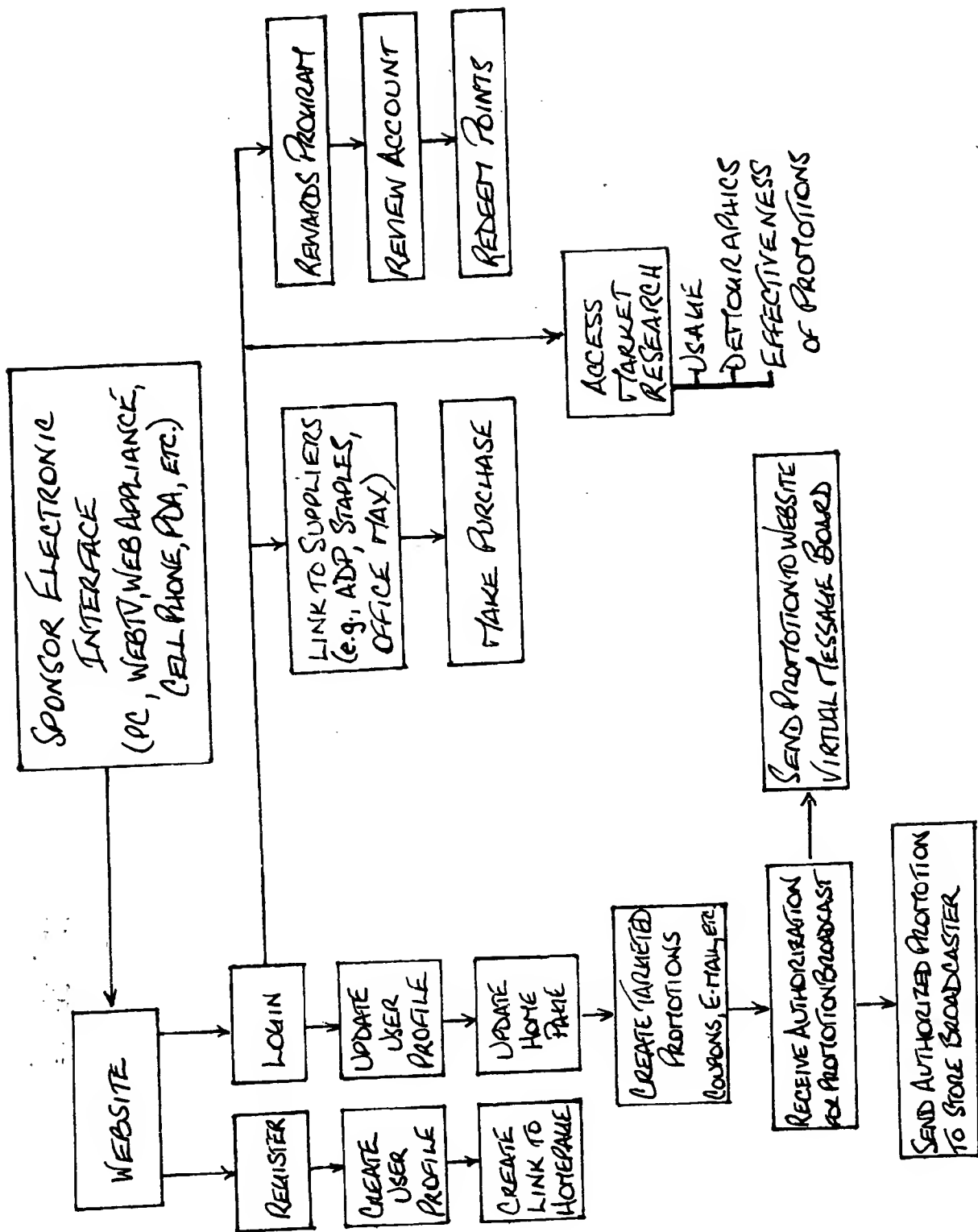


FIGURE 6

NATIONAL RETAILER PROCESS FLOW

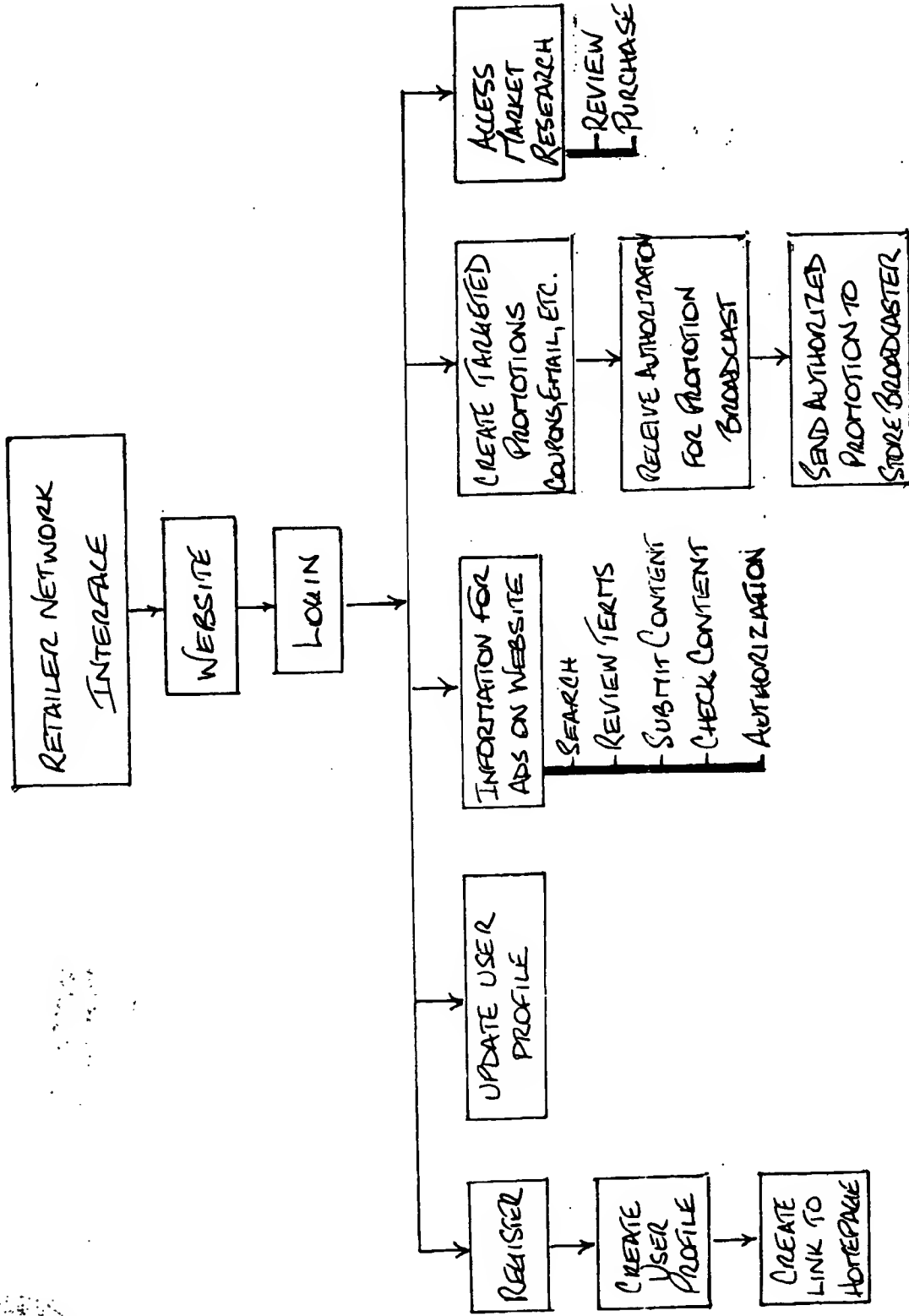


FIGURE 7

BUSINESS SUPPLIER PROCESS FLOW

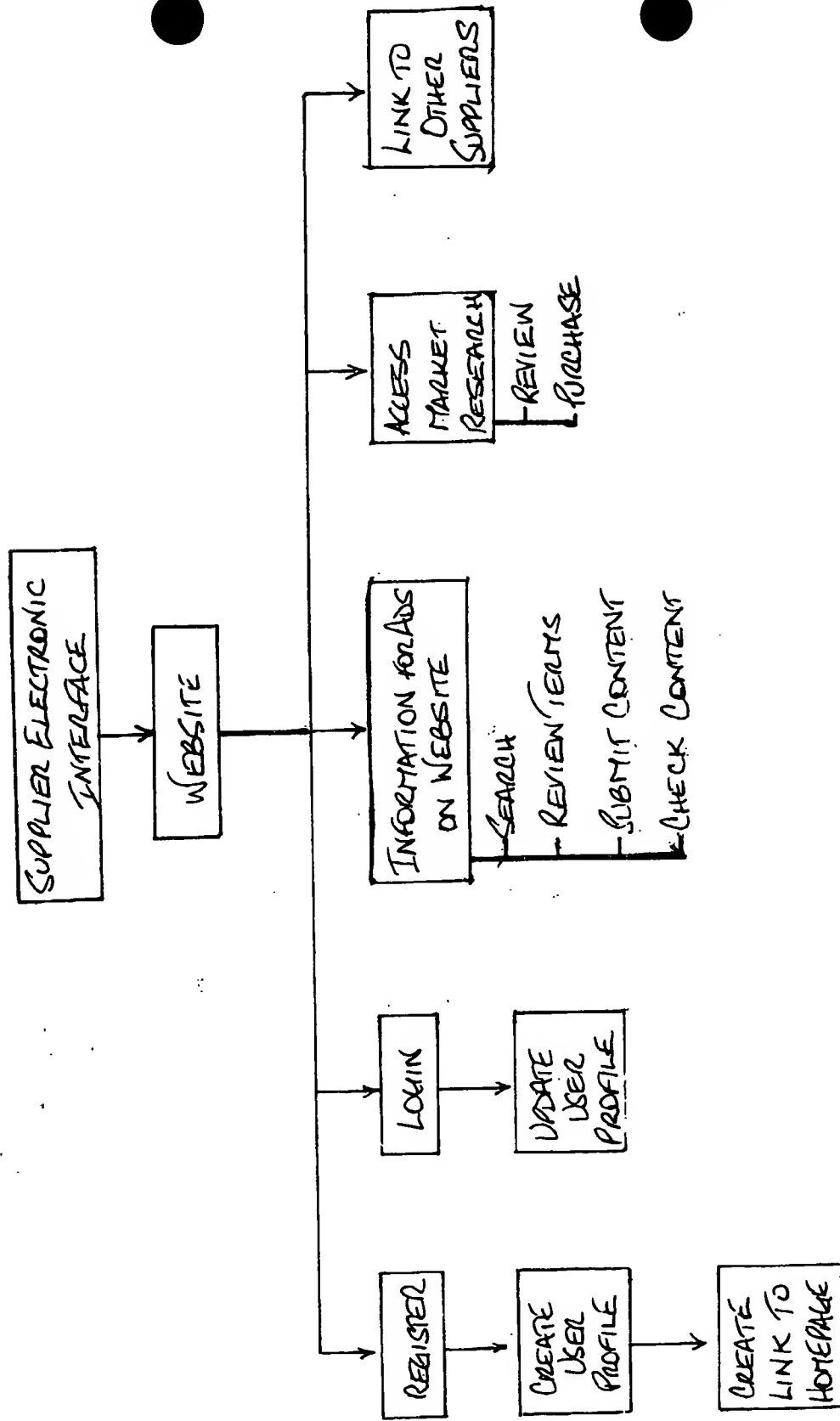


FIGURE 8

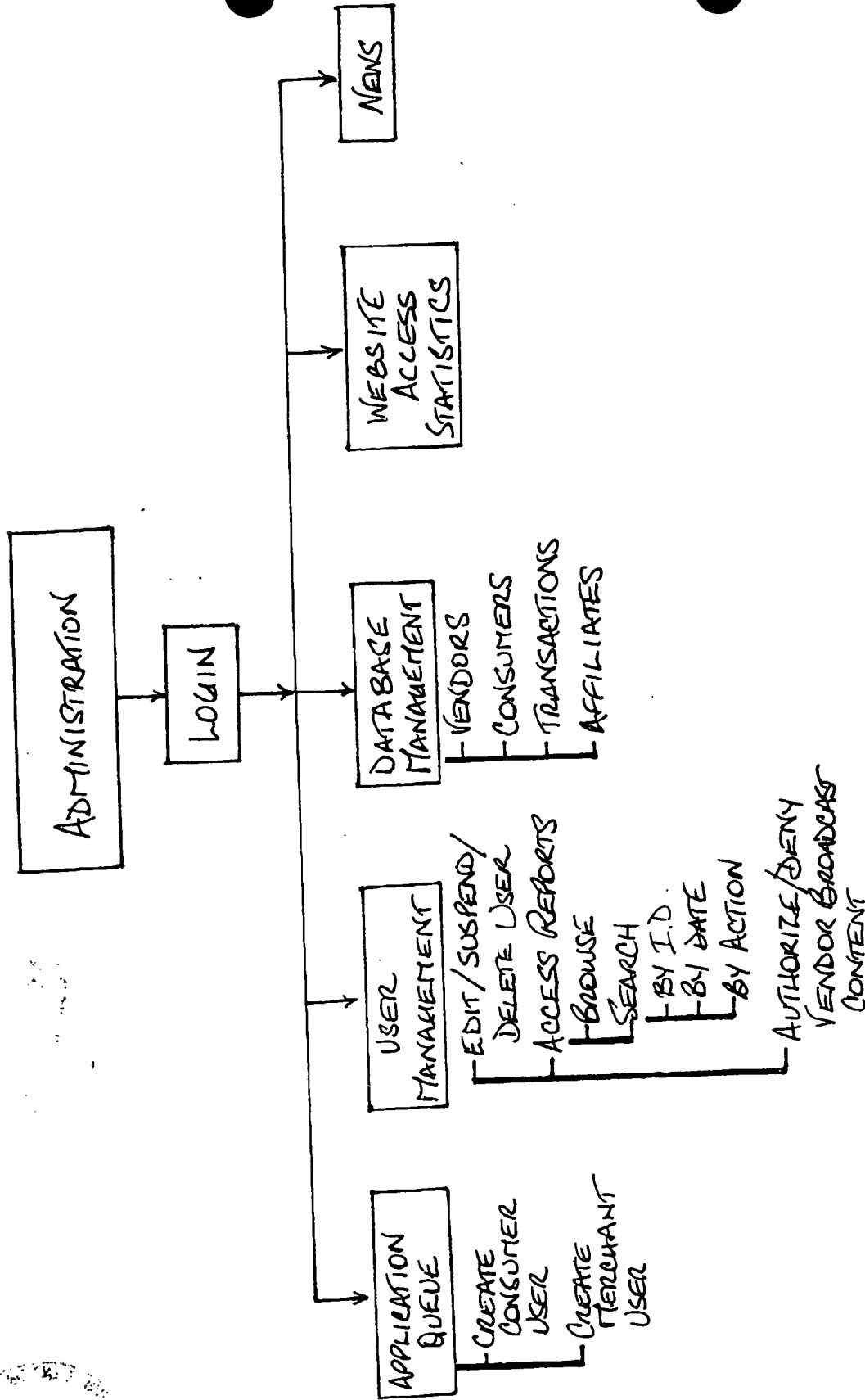


FIGURE 9

VIRTUAL MESSAGE BOARD

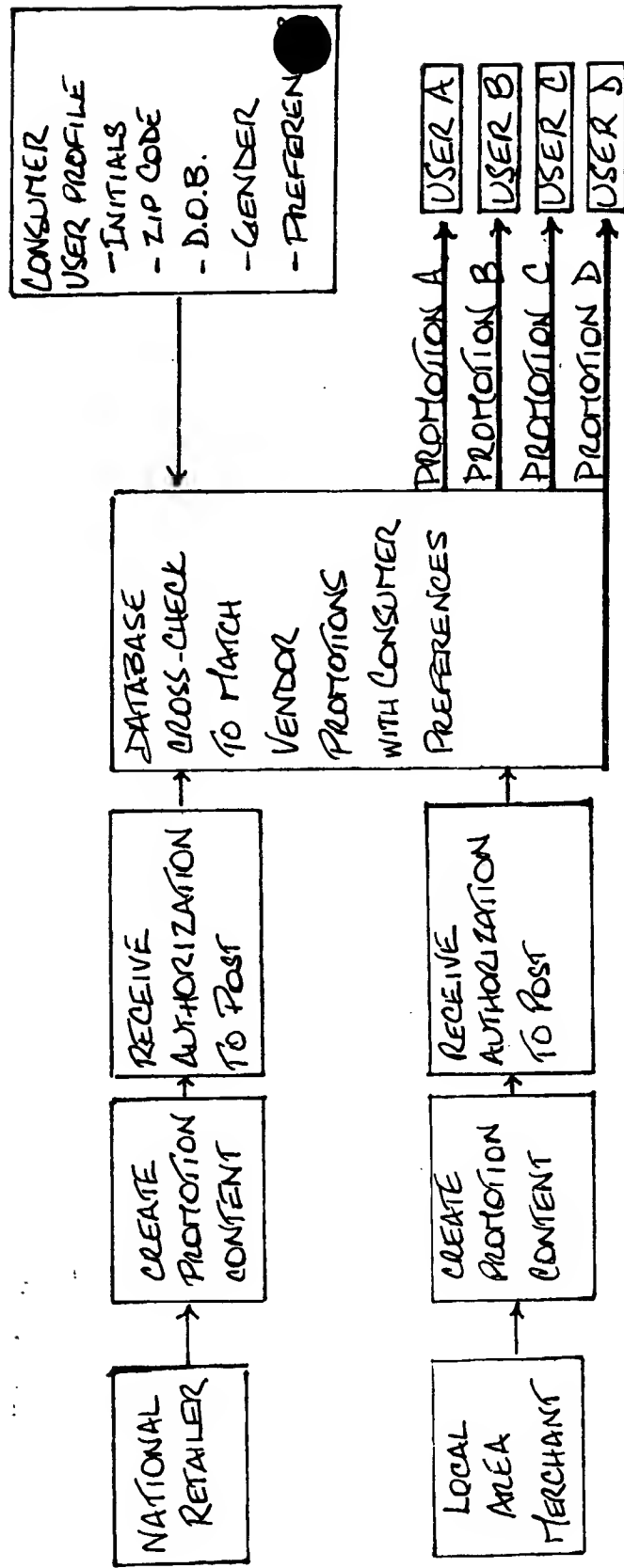


FIGURE 10

DYNAMIC ELECTRONIC CONSUMER ID

- INITIALS (F, M, L)
- D.O.B. (MONTH/YEAR)
- ZIP CODE
- GENDER (MALE/FEMALE)
- HYPERLINKS FROM LOCAL AREA MERCHANTS
- MESSAGES ACCEPTED FROM VIRTUAL MESSAGE BOARD
- ELECTRONIC COUPONS REDEEMED
- PURCHASES MADE THROUGH WEBSITE

FIGURE 11